

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-19280-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Randolph Ruby
22 Circle Drive
Millington, NJ 07946

Christine L Ruby
22 Circle Drive
Millington, NJ 07946

Social Security No.:
xxx-xx-1666

xxx-xx-6763

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on October 27, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: October 28, 2019
JAN: zlh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Randolph Ruby
 Christine L Ruby
 Debtors

Case No. 19-19280-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 148

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

db/jdb	+Randolph Ruby, Christine L Ruby, 22 Circle Drive, Millington, NJ 07946-1708
518286497	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518230449	+Best Egg (Marquette Funding LLC), 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
518230450	+EXXNMOBIL/CITIBANK CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
518230453	+Matrix Financial Services Corporation, 425 Phillips Blvd, Trenton, NJ 08618-1430
518344496	+Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037
518281884	+VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
518230455	+VW Financial Services, PO Box 7572, Libertyville, IL 60048-7572

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Oct 29 2019 00:23:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 29 2019 00:23:18 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Oct 29 2019 03:53:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518230448	EDI: APPLIEDBANK.COM Oct 29 2019 03:53:00 Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431-0966
518322044	EDI: BANKAMER.COM Oct 29 2019 03:53:00 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518251093	EDI: DISCOVER.COM Oct 29 2019 03:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518335917	+EDI: DISCOVERPL Oct 29 2019 03:53:00 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518348704	E-mail/Text: cashiering-administrationservices@flagstar.com Oct 29 2019 00:23:45 Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
518230451	+EDI: AMINFOFP.COM Oct 29 2019 03:53:00 First Premier Bank, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
518230452	+EDI: CCS.COM Oct 29 2019 03:53:00 HIGH POINT SAFETY INSURANCE, c/o CREDIT COLLECTION SERVIC, P O BOX 607, Norwood, MA 02062-0607
518230447	EDI: IRS.COM Oct 29 2019 03:53:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518239867	E-mail/PDF: resurgentbknofications@resurgent.com Oct 29 2019 00:31:38 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518230454	+E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 29 2019 00:31:23 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518353819	EDI: PRA.COM Oct 29 2019 03:53:00 Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
518349485	EDI: PRA.COM Oct 29 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518348957	EDI: PRA.COM Oct 29 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518233740	+EDI: RMSC.COM Oct 29 2019 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518343674	+EDI: AIS.COM Oct 29 2019 03:53:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 148

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Matrix Financial Services Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Matrix Financial Services Corporation
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark K. Smith on behalf of Joint Debtor Christine L Ruby markksmithlaw@aol.com,
Romasmith@aol.com
Mark K. Smith on behalf of Debtor Randolph Ruby markksmithlaw@aol.com, Romasmith@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6